



# LOAN APPLICATION

Phone: 1-877-507-6070 Fax: 1-877-507-6071

Licensed under the Oregon Consumer Finance Act

Please place a check mark in the appropriate box.  
 First Time Applicant\*  Repeat Applicant, Please only complete the following:  
 Your name, account number, date of next payday, and dollar amount requested.

How did you hear about CU on Payday?  
 Friend  Newspaper  Phone Directory  Other \_\_\_\_\_

www.cuonpayday.com

Payday loans are provided by CU on Payday. **The Credit Union is not the lender.**

## LOAN INFORMATION

The loan fee is \$12 per \$100 borrowed, this includes \$2 per \$100 interest and \$10 per \$100 origination fee.

Loan Amount	Member Loan Fee	Non-Member Loan Fee
\$100	\$12	\$15
\$200	\$24	\$30
\$300	\$36	\$45

**IMPORTANT:** Payday lending services are provided by CU on Payday, and the credit union is not the lender. Approvals are subject to CU on Payday's underwriting standards. A \$300 payday advance for 31 days will carry an \$36 fee, an annual percentage rate (APR) of 141.29%. Borrowers are limited to one loan outstanding of \$300 at any one time. Borrowers may only receive up to 25% of net monthly income.

\*First time borrowers are limited to a maximum loan amount of \$300.

## MEMBER INFORMATION

Name \_\_\_\_\_ Home Phone ( ) \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, ZIP \_\_\_\_\_  
 How long at this address? \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Drivers License # \_\_\_\_\_ State \_\_\_\_\_

## EMPLOYMENT INFORMATION

Employer \_\_\_\_\_ Work Phone ( ) \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, ZIP \_\_\_\_\_  
 Department \_\_\_\_\_ Position \_\_\_\_\_ Date Employed \_\_\_\_\_  
 What dates do your paydays fall on? \_\_\_\_\_ When is your next payday? \_\_\_\_\_  
 (i.e. 1st, 15th, 30th, every 2 weeks)  
 Monthly Gross Income? \_\_\_\_\_ Net Monthly Income \_\_\_\_\_

## FINANCIAL AND REFERENCE INFORMATION

Credit Union checking account # \_\_\_\_\_ Amount Requested (\$100 - \$300)\* \_\_\_\_\_  
 Do you own or rent your home?  Own  Rent Monthly Mortgage/Rent Payment \_\_\_\_\_  
 Have you ever filed bankruptcy? \_\_\_\_\_ If yes, has it been discharged? \_\_\_\_\_ Discharge Date \_\_\_\_\_  
 Please list two references of persons not living with you (at least one relative)  
 Name \_\_\_\_\_ City/State \_\_\_\_\_ Day Phone ( ) \_\_\_\_\_ Relationship \_\_\_\_\_  
 Name \_\_\_\_\_ City/State \_\_\_\_\_ Day Phone ( ) \_\_\_\_\_ Relationship \_\_\_\_\_

LIABILITIES		Original Amount	Current Balance	Payment
Name of Creditor	Address/Account Number			
Attach an additional sheet if needed		Total monthly obligations:		

## AUTHORIZATION

If I get this loan, I authorize CU on Payday, LLC to debit my personal credit union checking/savings account for the full payment. And if my debit is returned unpaid for any reason, CU on Payday will charge a NSF fee of \$25 that will be assessed to my deposit accounts at the credit union for any funds owed or related to this transaction, in addition to any fees the credit union may charge. I understand CU on Payday, LLC utilizes electronic processes to credit and debit my account and authorizes the use thereof.

Borrower's Signature \_\_\_\_\_  
 Date \_\_\_\_\_

I certify that the signed information on this loan application is correct. I hereby agree to be bound to all terms and conditions of the Note Draft Disclosure Agreement. I understand that it may be a crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code.

Please note if your next payday is less than four days from today, the loan due date will be your following payday. If your next payday is four days or more from today, this will be your loan due date.

**NOTICE:** A short term loan provides the cash needed to meet an immediate short term cash flow problem. It is not a solution for longer term financial problems for which longer term financing may be more appropriate. You may want to discuss your financial situation with a consumer credit counseling service in your community.

**FAX THIS APPLICATION**  
**to 1-877-507-6071**

## Now there's an easy way to get the cash you need for life's sudden surprises.

Your Credit Union Welcomes CU on Payday services. What do you do when life suddenly surprises you with a broken water heater, or how about a flat tire? When an urgent need arises that's beyond your budget, turn to CU on Payday for a fast, confidential payday advance.

### WHAT DO YOU NEED TO QUALIFY?

- Gross income of at least \$1,000 per month. If receiving social security or other benefits as income — \$800 per month. Maximum loan amount is 25% of net monthly income.
- Your Credit Union checking account active for a minimum of 90 days.
- Payroll deposited to your Credit Union checking account regularly.
- Continuous employment for the last six (6) months.
- Home or work phone number where you can be reached in the evening up to 9 pm.
- Minimum of 18 years of age.

## APPLICATION PROCESS

### Step 1

Complete the loan application in black or blue pen. All questions must be answered completely. We are unable to process an incomplete application.

### Step 2

Fax the loan application from any fax machine to (877) 507-6071 between 8 am and 5 pm, PST. Applications received after 5 pm will be processed on the next business day.

Non-members, please include the following:

- Most recent checking account statement
- Most recent pay stub
- Most recent utility bill
- Copy of valid ID

### Step 3

Wait for a fax response. Upon approval the following documents will be faxed to you:

1. Instruction Cover Sheet
2. Privacy Disclosure Statement
3. Note Draft Disclosure Statement

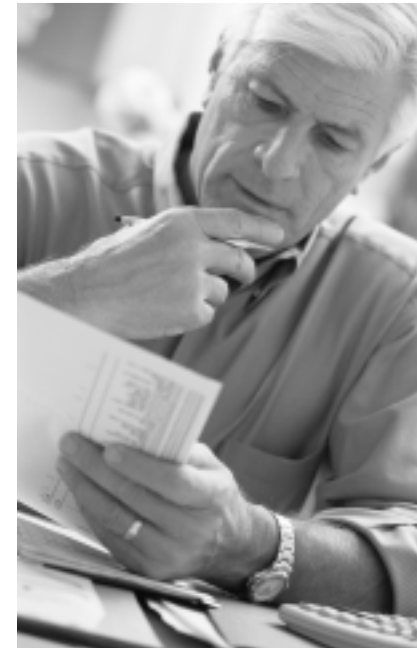
Fax back your signed Note Draft Disclosure Statement.

If we receive your signed Note Draft Disclosure Statement by 5 pm, and you are a member, funds will be deposited into your checking account immediately. If you are a non-member, funds will be deposited into your checking account the next business day. If we receive your signed Note Draft Disclosure Statement after 5 pm, the funds will be available the next business day.

You may also apply online at <http://www.cuonpayday.com>  
Or call toll-free-877-507-6070.

# LOAN APPLICATION

## Need a Payday Advance?



Get cash when you need it for life's sudden surprises.



[www.cuonpayday.com](http://www.cuonpayday.com)